



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Bent et al.

Serial No.: 10/092,279

For: SYSTEMS AND METHODS FOR PROVIDING LOAN
MANAGEMENT FROM CASH OR DEFERRED
INCOME ARRANGEMENTS

Filed: March 6, 2002

RECEIVED

OCT 12 2004

Examiner: Harish T. Dass

GROUP 362

Group Art Unit: 3628

Confirmation No.: 7722

Customer No.: 27,623

Attorney Docket No.: 0001815USU (formerly: 11559-003-999)

**Mail Stop RCE
COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, VA 22313-1450**

Dear Sir:

AMENDMENT TRANSMITTAL

We are enclosing an Amendment, Request for Continued Examination, original Declaration under 37 C.F.R. § 1.132, Revocation of Previous Powers and Appointment of New Powers of Attorney with Certificate under 37 C.F.R. § 3.73(b), and Two-Month Extension of Time, in response to the Final Office Action dated May 6, 2004 in the above-identified application.

Petition for extension of time pursuant to 37 C.F.R. §§ 1.136 and 1.137 is hereby made if, and to the extent, required. The fee for this extension of time is calculated to be \$ 215.00 to extend the time for filing this response until October 6, 2004.

The fee for any change in number of claims has been calculated as shown below.

CLAIMS AS AMENDED						
	Claims Remaining After Amendment		Highest Number Previously Paid	Present Extra	Rate	
Total Claims	90	Minus	57	33	x \$18.00	\$594.00
Independent Claims	8	Minus	6	2	x \$88.00	\$176.00
MULTIPLE DEPENDENT CLAIM FEE				x \$300.00 = - 0 -		
TOTAL FEE FOR CLAIM CHANGES				\$770.00		
1/2 FILING FEE FOR SMALL ENTITY				\$385.00		

The total fee for this amendment, including claim changes and any extension of time is calculated to be **\$600.00**.

- XXX** A check in the amount of **\$995.00** is attached in payment of the prescribed Small Entity Status fees for the Claim Changes (\$385), Two-Month Extension of Time fee (\$215), and Request for Continued Examination fee (\$395).
- XXX** The Commissioner is hereby authorized to charge any additional fees under 37 C.F.R. §§1.16 and 1.17 which may be required with this communication or during the entire pendency of the application, or credit any overpayment, to **Deposit Account No. 01-0467**. A duplicate copy of this Form is enclosed.

Respectfully submitted,

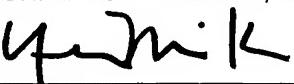


Dwight H. Renfrew, Jr., Esq.
Attorney for Applicant(s)
Registration No. 38,594
Ohlandt, Greeley, Ruggiero & Perle, L.L.P.
One Landmark Square, 10th Floor
Stamford, CT 06901-2682
Telephone: (203) 327-4500
Telefax: (203) 327-6401

CERTIFICATE OF MAILING UNDER 37 C.F.R. § 1.8

I HEREBY CERTIFY THAT THIS CORRESPONDENCE IS BEING DEPOSITED WITH THE UNITED STATES POSTAL SERVICE WITH SUFFICIENT POSTAGE AS FIRST CLASS MAIL IN AN ENVELOPE ADDRESSED TO: MAIL STOP RCE, COMMISSIONER FOR PATENTS, P.O. BOX 1450, ALEXANDRIA, VA 22313-1450, ON OCTOBER 5, 2004.

Luanne Kwon
NAME



SIGNATURE

October 5, 2004
DATE